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Subject: Disputes on Credit Cards

The study focuses on three key topics related to how credit reporting agencies and furnishers of information (lenders, collection agencies, *etc.* .) are complying with the federal law with regard to:

- CRA are not promptly investigating consumer disputes and responding to consumers within the required time frame (usually 30 days) it has taken them as much as 60 days to respond back to me.
- CRA are NOT promptly correcting or deleting inaccurate (or incomplete) information, or information that can't be verified, they are leaving it on.
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- Some credit card issuers don't report account limits, so you may appear to be utilizing more of your available credit than you actually are, and that can hurt your credit score,
- Some furnishers (especially collection agencies and courts reporting judgments or liens) don't provide contact information so the consumer can dispute the information directly with those providers.
- Collection agencies aren't reporting the original date the account became delinquent, which is critical in determining how long those accounts remain on the credit report.

It is OUR Very Strong Opinions that CRA's be made liable for runing consumers good reputation. Consumers are Loosing Billions of Dollars, By their inaccurate credit reporting information. Higher Insurance Premiums, Can't get a Job, Paying Higher interest, on car, home and student loans.

CRA SHOULD ME MADE TO VERIFY WITH THE CREDITOR OR COLLECTION AGENCY A PROOF OF SIGNATURE, THAT THIS ACCOUNT ACTUALLY BELONGS TO THE PERSON THEY ARE RUNING. HAVE A NOTORY CONFIRM THE CONSUMER'S SIGNATURE AND COMPARE THE TWO.

PUT A STOP TO THIS MADNESS.

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